

# MAINE STATE LEGISLATURE

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*State Of Maine  
122nd Legislature*

*First Regular Session and  
First Special Session*

*Bill Summaries*

*Joint Standing Committee  
on  
Insurance and Financial Services*

*August 2005*

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Maine State Legislature

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122nd Legislature
First Regular Session and First Special Session

Summary of Legislation Considered by the Joint Standing Committees
August 2005

Enclosed please find a summary of all bills, resolves, joint study orders, joint resolutions and Constitutional resolutions that were considered by the joint standing select committees of the Maine Legislature this past session. The document is a compilation of bill summaries which describe each bill and relevant amendments, as well as the final action taken. Also included are statistical summaries of bill activity this session for the Legislature and each of its joint standing committees.

The document is organized for convenient reference to information on bills considered by the committees. It is organized by committees and within committees by bill (LD) number. The committee report(s), prime sponsor for each bill and the lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are listed by paper number. A subject index for each committee is included immediately before the bill summaries for that committee, and a numerical index by LD number is included at the back of the document. A separate publication, History and Final Disposition of Legislative Documents, may also be helpful in providing information on the disposition of bills. These bill summaries also are available at the Law and Legislative Reference Library and on the Internet (www.state.me.us/legis/opla).

Final action on each bill is noted to the right of the bill title. The abbreviations used for various categories of final action are as follows:

- CARRIED OVER ..... Bill Carried Over to Second Regular Session
CON RES XXX..... Chapter # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE..... Committee of Conference unable to agree; bill died
DIED BETWEEN BODIES..... House & Senate disagree; bill died
DIED IN CONCURRENCE..... One body accepts ONTP report; the other indefinitely postpones the bill
DIED ON ADJOURNMENT..... Action incomplete when session ended; bill died
EMERGENCY..... Enacted law takes effect sooner than 90 days
FAILED EMERGENCY ENACTMENT/FINAL PASSAGE..... Emergency bill failed to get 2/3 vote
FAILED ENACTMENT/FINAL PASSAGE..... Bill failed to get majority vote
FAILED MANDATE ENACTMENT..... Bill imposing local mandate failed to get 2/3 vote
NOT PROPERLY BEFORE THE BODY..... Ruled out of order by the presiding officers; bill died
INDEF PP..... Bill Indefinitely Postponed
ONTP..... Ought Not To Pass report accepted
OTP ND..... Committee report Ought To Pass In New Draft
OTP ND/NT..... Committee report Ought To Pass In New Draft/New Title
P&S XXX..... Chapter # of enacted Private & Special Law
PUBLIC XXX..... Chapter # of enacted Public Law
RESOLVE XXX..... Chapter # of finally passed Resolve
UNSIGNED..... Bill held by Governor
VETO SUSTAINED..... Legislature failed to override Governor's Veto

Please note the effective date for all non-emergency legislation enacted in the First Regular Session (unless otherwise specified in a particular law) is June 29, 2005; and for non-emergency legislation enacted in the First Special Session is September 17, 2005.

*Joint Standing Committee on Insurance and Financial Services*

**LD 1046**                      **An Act To Place Seasonal Businesses in a Lower Workers' Compensation Bracket than Year-round Businesses**                      **ONTP**

<u>Sponsor(s)</u> SNOWE-MELLO		<u>Committee Report</u> ONTP		<u>Amendments Adopted</u>
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LD 1046 proposed to require that insurance companies that issue workers' compensation policies must establish a lower premium rate for seasonal businesses.

**LD 1108**                      **An Act To Protect Maine Foster and Adoptive Parents**                      **ONTP**

<u>Sponsor(s)</u> VAUGHAN		<u>Committee Report</u> ONTP		<u>Amendments Adopted</u>
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LD 1108 was referred from the Joint Standing Committee on Health and Human Services. The bill proposed to require the State to administer a liability insurance policy for certain foster and adoptive parents. The requirement would apply to foster parents who maintain family foster homes and to foster parents who maintain specialized children's homes for children with special needs, and it applies to adoptive parents who receive state adoption assistance for children with special needs. The required liability insurance must include coverage for personal injury and for legal defense against claims made against the foster or adoptive parent. The bill specifies that the cost of the insurance premium must be paid annually by the foster parent through a deduction from the foster care reimbursement payment and must be paid annually by the adoptive parent through a deduction from the adoption assistance payment. The bill also proposed to prohibit the State from requiring any adoptive parent to pay child support after an adoption is annulled by the court.

**LD 1144**                      **Resolve, Directing the Maine State Retirement System To Develop a Proposal To Provide Relief for Retired State Employees**                      **ONTP**

<u>Sponsor(s)</u> LERMAN COWGER		<u>Committee Report</u> ONTP      MAJ OTP-AM    MIN		<u>Amendments Adopted</u>
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LD 1144, a resolve, was referred from the Joint Standing Committee on Labor. The bill proposed to direct the Maine State Retirement System to develop a proposal to provide relief for retired state employees.

**Committee Amendment "A" (H-396)** is the minority report of the committee. The amendment proposed to direct the State Employee Health Commission to develop a proposal to provide relief for retired state employees. The resolve directed the Maine State Retirement System to develop such a proposal. Committee Amendment "A" was not adopted.